

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-30084-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William Carl Muller
219 Highland Avenue
River Vale, NJ 07675

Anita Marjorie Muller
219 Highland Avenue
River Vale, NJ 07675

Social Security No.:

xxx-xx-8166

xxx-xx-0925

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable John K. Sherwood on:

Date: 7/28/22

Time: 10:00 AM

Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

John F. Murano, Debtor's Attorney

COMMISSION OR FEES

\$12,225.00

EXPENSES

\$0.00

If this is a chapter 13 case, the fees and expenses awarded:



will not reduce the amount to be paid to general unsecured creditors under the plan.



will reduce the amount to be paid to general unsecured creditors under the plan as follows: 10,889.10 was available for distribution to unsecured creditors, net trustee commissions. Debtors will now increase plan payments to \$3,250 for the remaining 16 months. After taking into account attorney fees, \$2,263.82 will be available for unsecured creditors.

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: July 5, 2022

JAN:

Jeanne Naughton
Clerk

In re:
William Carl Muller
Anita Marjorie Muller
Debtors

Case No. 18-30084-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 05, 2022

User: admin
Form ID: 137

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Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William Carl Muller, Anita Marjorie Muller, 219 Highland Avenue, River Vale, NJ 07675-5520
aty	+ Rebecca A. Solarz, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812
517803505	+ American Express, PO BOX 6985, Buffalo, NY 14240-6985
517803509	+ Buldo Brothers, PO Box 326, Westwood, NJ 07675-0326
517803524	+ Distressed Asset Portfolio, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
517803535	+ Dr. LeFelt DDS, 669 Westwood Ave, Westwood, NJ 07675-6336
517803527	+ EIS Collections, PO BOX 1730, Reynoldsburg, OH 43068-8730
517803526	+ Eichenbaum & Stylianou, LLC, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914
517803531	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court., Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725
517803533	+ Hackensack University Medical, 452 Old Hook Road, Emerson, NJ 07630-1381
517803511	+ Marie Burkhardt, 210 Bergenline Ave, Union City, NJ 07087-2842
517803536	+ Michael Harrison Esq, 3155 Route 10 East Suite 214, Denville, NJ 07834-3430
517803543	+ Pnc Mortgage National Association, PO BOX 94982, Cleveland, OH 44101-4982
517803548	+ RAS Citron, 130 Clinton Road Suite 202, Fairfield, NJ 07004-2927
517803547	+ Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Bldg 1, Belmar, NJ 07719-9020
517803550	+ Selip & Stylioanou, 10 Forest Avenue - Suite 300, Paramus, NJ 07652-5242

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 05 2022 22:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 05 2022 22:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: Bankruptcy.Notices@pnc.com	Jul 05 2022 22:06:00	PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
cr	+ Email/Text: RASEBN@raslg.com	Jul 05 2022 22:07:00	U.S. Bank National Association, as Trustee for Ban, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517849802	Email/PDF: bncnotices@becket-lee.com	Jul 05 2022 22:09:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517803506	+ Email/PDF: bncnotices@becket-lee.com	Jul 05 2022 22:09:40	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
517803507	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 05 2022 22:06:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
517803508	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 05 2022 22:07:00	Bank of America, 100 North Tryon Street,

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			Charlotte, NC 28255-0001
517873584	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 05 2022 22:07:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517858828	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 05 2022 22:06:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
517803510	+ Email/PDF: tbiedi@PRAGroup.com	Jul 05 2022 22:10:11	Bureaus Investment Group, 650 Dundee Road Suite 370, Northbrook, IL 60062-2757
517803513	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 05 2022 22:09:54	Capital One bank, PO Box 85520, Richmond, VA 23285
517803512	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 05 2022 22:10:09	Capital One, PO BOX 85619, Richmond, VA 23285-5619
517803514	+ Email/Text: bankruptcy@cavps.com	Jul 05 2022 22:07:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
517803515	+ Email/Text: bankruptcy@cavps.com	Jul 05 2022 22:07:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Valhalla, NY 10595-2321
517803517	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jul 05 2022 22:07:00	ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703
517803518	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 05 2022 22:10:13	Citi Mastercard, PO Box 6500, Sioux Falls, SD 57117-6500
517803519	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 05 2022 22:10:13	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
517927931	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 05 2022 22:09:43	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517803520	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 05 2022 22:10:13	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517803521	+ Email/Text: convergent@ebn.phinsolutions.com	Jul 05 2022 22:07:00	Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
517803553	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 05 2022 22:10:13	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517927194	Email/Text: bnc-quantum@quantum3group.com	Jul 05 2022 22:07:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517803522	+ Email/Text: mrdiscen@discover.com	Jul 05 2022 22:06:00	Discover Bank, 502 Market St, Greenwood, DE 19950-9700
517828813	Email/Text: mrdiscen@discover.com	Jul 05 2022 22:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517803523	+ Email/Text: mrdiscen@discover.com	Jul 05 2022 22:06:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517803525	^ MEBN	Jul 05 2022 22:02:02	Early Warning Services, 16552 N 90th St #100, Scottsdale, AZ 85260-1619
517803528	^ MEBN	Jul 05 2022 22:02:02	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517803529	^ MEBN	Jul 05 2022 22:03:36	Experian, P.O. Box 2002, Allen, TX 75013-2002
517803530	+ Email/Text: data_processing@fin-rec.com	Jul 05 2022 22:07:00	Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
517803532	+ Email/PDF: gecsed@recoverycorp.com	Jul 05 2022 22:09:37	Ge Capital Retail Bank, 170 Election Rd Suite 125, Draper, UT 84020-6425
517803534	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 05 2022 22:07:00	Internal Revenue Service (Asset/Chap13), Post Office Box 7346, Philadelphia, PA 19101-7346

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517803516	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 05 2022 22:09:54	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517803538	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 05 2022 22:07:00	Midland Funding, 2365 Northside Dr #300, San Diego, CA 92108-2710
517803537	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 05 2022 22:07:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
517873857	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 05 2022 22:07:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517803539	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 05 2022 22:07:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517803540	+ Email/Text: list-nes-clientservicesreps-all@nes1.com	Jul 05 2022 22:07:00	National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
517803542	Email/Text: Bankruptcy.Notices@pnc.com	Jul 05 2022 22:06:00	PNC Bank, PO Box 1820, Dayton, OH 45401
517927034	Email/Text: Bankruptcy.Notices@pnc.com	Jul 05 2022 22:06:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
517919073	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 05 2022 22:09:59	Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517803545	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 05 2022 22:09:40	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
517919079	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 05 2022 22:09:41	Portfolio Recovery Associates, LLC, c/o Dressbarn, POB 41067, Norfolk VA 23541
517803546	Email/Text: signed.order@pfwattorneys.com	Jul 05 2022 22:07:00	Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054
517803541	+ Email/Text: recovery@paypal.com	Jul 05 2022 22:06:00	Paypal, 2211 North First Street, San Jose, CA 95131-2021
517803544	+ Email/PDF: rmscedi@recoverycorp.com	Jul 05 2022 22:09:41	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
517919747	+ Email/Text: bncmail@w-legal.com	Jul 05 2022 22:07:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517807182	+ Email/PDF: gecsed@recoverycorp.com	Jul 05 2022 22:10:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517803551	^ MEBN	Jul 05 2022 22:03:17	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
517885370	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 05 2022 22:07:00	U.S. BANK NATIONAL ASSOCIATION, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
517812555	+ Email/Text: RASEBN@raslg.com	Jul 05 2022 22:07:00	U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517803552	Email/Text: bankruptcy@unifund.com	Jul 05 2022 22:07:00	Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242
517930955	Email/Text: bankruptcy@unifund.com	Jul 05 2022 22:07:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
517916179	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517803549	*+	Ras Citron LLC, 130 Clinton Road Suite 202, Fairfield, NJ 07004-2927

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J Martone	on behalf of Creditor PNC BANK N.A. bky@martonelaw.com
John F. Murano	on behalf of Joint Debtor Anita Marjorie Muller john@muranoroth.com vicky@muranoroth.com; muranojr90959@notify.bestcase.com
John F. Murano	on behalf of Debtor William Carl Muller john@muranoroth.com vicky@muranoroth.com; muranojr90959@notify.bestcase.com
Laura M. Egerman	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 as serviced by Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK N.A. rsolarz@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11